1 # INTELLIGENT IDENTIFYING METHOD

2 ## BACKGROUND OF THE INVENTION

3 1. Field of the Invention

4 The present invention relates to a method for identifying a person trying to

5 access a computer file, and more particularly to a method that is able to provide

6 an identifying procedure for ensuring a person's identification is valid.

7 Furthermore, the method is able to avoid unauthorized access to important

8 data, or any similar undesirable actions.

9 2. Description of Related Art

10 Credit cards have become internationally accepted as the most convenient

11 method for paying bills and other transactions. With the development of the

12 Internet, commercial and personal information have become widely stored in

13 order to fulfill the easy and rapid exchange of data necessary in the modern

14 world. Therefore the EC (electronic commerce) was born on the Internet for

15 providing a fast and convenient shopping manner.

16 There are many ways to pay for purchases or services obtained via the Internet,

17 such as credit cards, E-wallets, etc. These ways offer the private information on

18 the connection between a user's terminal device and the web site. A computer

19 hacker can easily steal the private information from the connection, and then use

20 the information to illegally enter or access any web sites or account of the bank.

21 Thus, there are many such problems if a secure protection or identity software

22 or/and hardware etc is not used.

23 Incalculable losses have already occurred through such computer crimes, but

24 no ideal precautionary measures to solve the problems have been found. The

1   servers of the web sites or of the banks use the SET, SLL, E-Wallet, Digital

2   Certificate etc. encrypting or identifying methods to protect the rights of the

3   authorized people but encrypting and identifying are deductive methods, so the

4   hackers are still able to learn of the real data from the encryption data.

5   To overcome the shortcomings, the present invention provides a method for

6   identification of a user's identity information to allow the user access to a

7   computer file to mitigate and obviate the aforementioned problems.

8   SUMMARY OF THE INVENTION

9   The objective of the present invention is able to provide an identifying method

10   to check the user's identity information, and furthermore, avoid the illegal user

11   stealing the important information, money, etc.

12   Other objects, advantages, and novel features of the invention will become

13   more apparent from the following detailed description when taken in

14   conjunction with the accompanying drawings.

15   BRIEF DESCRIPTION OF THE DRAWINGS

16   Fig. 1 is a block diagram of an intelligent identifying method in accordance

17   with the present invention;

18   Fig. 2 is a block diagram of a transaction system architecture system with an

19   intelligent identifying method in accordance with the present invention; and

20   Fig. 3 is flowchart of the intelligent identifying method in accordance with the

21   present invention.

22   DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

23   In reference to Fig. 1, the present invention is an identifying method

24   including the following steps:

1   obtaining the user's private information. Users are able to offer private

2   information in the first use, and then the information is stored.

3   designing multiple question databases. The private information is designed

4   to respond to many different types of question, such as a direct question, a

5   consumption question, and an inferential question.

6   constructing types of questions. The questions transferred contain many

7   different quizzing forms to ask the user, and solutions corresponding to the

8   questions are stored in a solution database;

9   posing the user with a series of questions. A portion of the questions posed to

10 the user are for identification purposes, and the answer of each question is

11 collected from user.

12 checking correctness of the answers. The answers are checked with the

13 solutions of the solution database for identifying whether the user is valid and

14 legal; and

15 examining the identity of the user in accordance with the checking result.

16 In designing a question database step, at least one direct question is designed

17 via a direct method. That is, the user's private information such as address, age,

18 job, blood type, telephone number, birthday etc. data, is directly designed to

19 form the questions, such as, "When or where were you born?" or "How old are

20 you?" questions.

21 In designing a question database step, at least one consumption question is

22 designed via a consuming method, because the credit card bank or other web

23 sites store up the user's consumption records, the consumption questions are

24 designed in accordance with the prior consumption records. For example, "Did

3

1 you buy shoes that cost $50 last Monday?" or "Did you order a magazine from

2 AA book store?" questions.

3   In designing a question database step, the inferential questions are produced

4 by an inferential method. The inferential transfer utilizes a portion of the private

5 information and statistical information to inferentially develop the questions in

6 accordance with being divined by the Eight Diagrams or astrology etc. The

7 correct solutions of the inferential question are calculated by an available

8 software. The question is inferential, so that in the checking correct answer step,

9 a reasonable degree of error is preset before executing the checking correct

10 answer step. For example, the inferential questions are able to be like " Is your

11 personality characteristic peaceful?" or "Does the No.758 bus drive past the

12 front of your house?" questions.

13   In the construction of the questions step, the quizzing question types

14 comprise "Multiple-choice", "Yes Or No", or "Dialog" question types, such as

15   "How old are you?";

16   "Are you 25 years old?"; and

17   "Choose the correct number of your age in the following sequence:

18   (1)25 (2)26 (3)22 (4) none."

19   In reference to Fig. 2, a transactions system with the identifying method

20 includes:

21   an identifying computer (10), which includes a question server (11) having

22 multiple different question database types and a solution server (12) having

23 many solution databases corresponded to the question database (11), gets the

24 series of questions from the different question server (11) at random, and then

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1 poses the series of questions to the user; and

2 a transacting machine , such as an ATM (20), establishing a connection to

3 the identifying computer (10), provides authorization to the valid and legal user

4 to obtain cash, transfer money, etc.

5 In reference to Figs. 2 and 3, when a user utilizes the above transacting

6 system, to start with, the user is able to input the ID number and the password

7 for checking basic identity information. If the checking is without problem, the

8 user is able to execute the next task offered by the ATM (20). If the user just

9 would like to check the account content, the method is not executed. On other

10 hand, if the user chooses the withdrawal from account task, the identifying

11 computer (10) is executed.

12 Firstly, the identifying computer (10) offers the user a series of questions

13 from the question server (11) and then examines the correctness of the answers.

14 If the user passes the examining step, the user is allowed to execute the

15 withdrawal from account task.

16 To avoid always executing the identifying computer (10) in the withdrawal

17 or transfer of money tasks, the identifying computer offers a task to set up a

18 checking secure limit for deciding whether the identifying computer is to be

19 executed. That is, when the user inputs an amount of the money that is lower

20 than the secure limit, the user is able to withdraw directly the money from ATM

21 (20) without undergoing the identifying procedure. On the other hand, if the

22 amount of the money is higher than the secure limit, then the identifying

23 computer is executed, that is, the identifying computer runs the above the steps.

24 As per the above description, the method ensures the valid and legal identity

1 of the user by posing the questions, and the user's private information is

2 transferred via the questions by using a different transferred method. Therefore

3 the solutions of the questions guarantee the privacy of the respective parties.

4 Even if hackers steal the user's basic information from the connection, they

5 have no idea on how to solve the questions, that is to say, the valid and legal

6 user is able to have good protection while using a credit card and so on.

7   Although the present invention has been explained in relation to its preferred

8 embodiment, it is to be understood that many other possible modifications and

9 variations can be made without departing from the spirit and scope of the

10 invention as hereinafter claimed.